

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on May 5, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
50866  
Morton & Craig LLC  
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Suite 301  
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Attorney for Credit Acceptance Corporation

In Re:

THOMAS PHILLIPS

Case No.: 18-17260

Adv. No.:

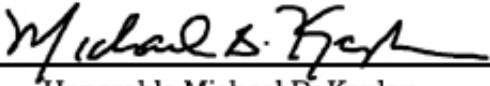
Hearing Date: 4-8-20

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: May 5, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Thomas Phillips**

**18-17260(MBK)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Bruce Truesdale, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2013 HYUNDAI SONATA bearing vehicle identification number 5NPEB4AC0DH523480 (hereinafter the "vehicle").
2. **Curing arrear:** At the hearing, the debtor was \$3137.76 in arrears to Credit Acceptance. The debtor shall the of arrears of \$3137.76 by making cure payments of \$905.12 to Credit Acceptance for six consecutive months, beginning 4-25-20. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 25<sup>th</sup> day of each month), Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 25<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.